

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

17

In re:

Bankruptcy Case No.: 20-21522-GLT

Chapter: 7

**Jennifer L. Scarnati**  
**aka Jennifer L. Scarnetti**  
Debtor(s)

**NOTICE OF NEED TO FILE PROOF OF CLAIM  
DUE TO RECOVERY OF ASSETS**

**NOTICE IS GIVEN THAT:**

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. The trustee has now reported that property in the estate is available or may become available for distribution to creditors.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address below on or before **August 25, 2020**.

Creditors who do not file a proof of claim on or before this date might not share in any distribution from the debtor's estate.

A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim> using the Electronic Proof of Claim ("ePOC") System.

Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim>.

There is no fee for filing the proof of claim.

**Any creditor who has filed a proof of claim already need not file another proof of claim.**

Governmental units must file their claims 180 days after the date of the order for relief or the date listed above, whichever is later.

**Address of the Bankruptcy Court**

U.S. Bankruptcy Court  
c/o CLAIMS CLERK  
5414 U.S Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219

Michael R. Rhodes  
*Clerk, U.S. Bankruptcy Court*

Dated: 6/16/20

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jennifer L. Scarnati  
 Debtor

Case No. 20-21522-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 154

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db  
 15241542 +Jennifer L. Scarnati, 954 Margaretta Ave, Pittsburgh, PA 15234-1302  
 +Advanced Collection Bureau, Inc., 1535 North Cogswell Street, Suite B-8, Po Box 560063,  
 Rockledge, FL 32956-0063  
 15241541 +Advanced Collection Bureau, Inc., Po Box 560063, Rockledge, FL 32956-0063  
 15241553 +Fenters Ward, 201 South Highland Avenue, Suite 201, Pittsburgh, PA 15206-3950  
 15241555 +Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108  
 15241558 +Kay Jewelers, PO Box 4485, Beaverton, OR 97076-4485  
 15241559 +Midland Funding, 320 East Big Beaver Road, Suite 300, Troy, MI 48083-1271  
 15241560 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,  
 San Diego, CA 92108-3007  
 15241563 +PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387  
 15241567 +Progressive Leasing, 1155 Washington Pike, Bridgeville, PA 15017-2827  
 15241569 +South Hills Family Medicine, 1000 Higbee Drive, Bethel Park, PA 15102-4200  
 15241575 Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QNLCARDIELLO.COM Jun 17 2020 07:58:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 17 2020 04:16:55 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Jun 17 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15241544 E-mail/Text: ebn@americollect.com Jun 17 2020 04:16:33 Americollect, 1851 S Alverno Road,  
 Manitowoc, WI 54221  
 15241543 +EDI: GMACFS.COM Jun 17 2020 07:58:00 Ally Financial, P.O. Box 380901,  
 Bloomington, MN 55438-0901  
 15241548 EDI: COMCASTCBLCENT Jun 17 2020 07:58:00 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001  
 15241550 +EDI: WFNNB.COM Jun 17 2020 07:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Pob 182125, Columbus, OH 43218-2125  
 15241549 +EDI: WFNNB.COM Jun 17 2020 07:58:00 Comenity Bank/Victoria Secret, Po Box 182789,  
 Columbus, OH 43218-2789  
 15241551 +EDI: CONVERGENT.COM Jun 17 2020 07:58:00 Convergent Outsourcing, 500 SW 7th Street,  
 Building A 100, Renton, WA 98057-2983  
 15241552 E-mail/PDF: creditonebknotifications@resurgent.com Jun 17 2020 04:17:20 Credit One Bank,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 15241554 +E-mail/Text: paparalegals@pandf.us Jun 17 2020 04:17:02 Gregg L. Morris, Esq.,  
 Patenaude & Felix, 501 Corporate Drive, Southpointe Center, Suite 205,  
 Canonsburg, PA 15317-8584  
 15241547 EDI: JPMORGANCHASE Jun 17 2020 07:58:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850  
 15241546 EDI: JPMORGANCHASE Jun 17 2020 07:58:00 Chase Card Services, Po Box 15369,  
 Wilmington, DE 19850  
 15241562 +EDI: AGFINANCE.COM Jun 17 2020 07:58:00 OneMain Financial, Attn: Bankruptcy,  
 Po Box 3251, Evansville, IN 47731-3251  
 15241561 +EDI: AGFINANCE.COM Jun 17 2020 07:58:00 OneMain Financial, Po Box 1010,  
 Evansville, IN 47706-1010  
 15241565 E-mail/Text: info@phoenixfinancialsvcs.com Jun 17 2020 04:15:46  
 Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236  
 15241566 EDI: PRA.COM Jun 17 2020 07:58:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502  
 15241564 +E-mail/Text: info@phoenixfinancialsvcs.com Jun 17 2020 04:15:46  
 Phoenix Financial Services, LLC, 8902 Otis Ave, Indianapolis, IN 46216-1077  
 15241568 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 17 2020 04:17:23  
 Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269  
 15241570 E-mail/Text: PFS.Analyst@stclair.org Jun 17 2020 04:16:51 St. Clair Hospital,  
 1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
 15242890 +EDI: RMSC.COM Jun 17 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15241571 +E-mail/Text: bankruptcydepartment@tsico.com Jun 17 2020 04:16:53 Transworld Sys Inc/51,  
 Pob 15273, Wilmington, DE 19850-5273  
 15241572 +E-mail/Text: bankruptcydepartment@tsico.com Jun 17 2020 04:16:53 Transworld Sys Inc/51,  
 Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630  
 15241573 EDI: VERIZONCOMB.COM Jun 17 2020 07:58:00 Verizon, 500 Technology Drive, Suite 550,  
 Water Spring, MO 66304

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC

District/off: 0315-2

User: admin  
Form ID: 154

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Jun 16, 2020

aty\* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826  
15241545\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, 1851 S Alverno Road, Manitowoc, WI 54221)  
15241556\* +Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108  
15241557\* +Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108  
15241574\* Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Julie Frazee Steidl on behalf of Debtor Jennifer L. Scarnati julie.steidl@steidl-steinberg.com,  
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bes  
tcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com,  
ncardiello@ecf.axosfs.com  
Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6